

NOTICE OF OBJECTION TO CONFIRMATION

HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-SD3, ASSET-BACKED PASS THROUGH CERTIFICATES has filed papers with the Court to object to the Confirmation of the Chapter 13 Plan.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the Court to object to the Confirmation of the Chapter 13 Plan, or if you want the Court to consider your views on the Objection, then on or before, you or your attorney must:

File with the Court an answer, explaining your position at:

**Clerk  
U.S. Bankruptcy Court  
401 Market Street, 2nd Floor  
Camden, NJ 08101**

If you mail your response to the Court for filing, you must mail it early enough so that the Court will *receive* it on or before the date stated above.

You must also mail a copy to:

Phelan Hallinan Diamond & Jones, PC  
400 Fellowship Road, Suite 100  
Mt. Laurel, NJ 08054

Isabel C. Balboa, Trustee  
Cherry Tree Corporate Center  
535 Route 38 - Suite 580  
Cherry Hill, NJ 08002

Attend the hearing scheduled to be held on 05/10/2017 in the CAMDEN Bankruptcy Court, in Courtroom 4B, at the following address:

**Mitchell H. Cohen U.S. Courthouse  
400 Cooper Street, 4<sup>th</sup> Floor  
Camden, NJ 08101**

If you or your attorney do not make these steps, the Court may decide that you do not oppose the relief sought in the Objection and may enter an Order granting that relief.

Date: April 17, 2017

/s/ James P. Shay  
James P. Shay, Esq.

Phelan Hallinan Diamond & Jones, PC  
400 Fellowship Road, Suite 100  
Mt. Laurel, NJ 08054  
Tel: 856-813-5500 Ext. 41326  
Fax: 856-813-5501  
Email: [james.shay@phelanhallinan.com](mailto:james.shay@phelanhallinan.com)

**File No. 783421**

Phelan Hallinan Diamond & Jones, PC  
400 Fellowship Road  
Mt. Laurel, NJ 08054  
856-813-5500

FAX Number 856-813-5501

HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES  
CORP. HOME EQUITY LOAN TRUST, SERIES 2005-SD3, ASSET-BACKED PASS  
THROUGH CERTIFICATES

In Re:

JILL L. TRAVIS

Debtors

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY  
CAMDEN VICINAGE

Chapter 13

Case No. 16-29875 - ABA

Hearing Date: 05/10/2017

The undersigned, Phelan Hallinan Diamond & Jones, PC, attorneys for Secured Creditor, HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-SD3, ASSET-BACKED PASS THROUGH CERTIFICATES, the holder of a Mortgage on debtors residence located at 1015 MAXON AVE, MILLVILLE, NJ 08332-9720 hereby objects to the Confirmation of the debtors proposed Chapter 13 Plan on the following grounds:

1. Movant is HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-SD3, ASSET-BACKED PASS THROUGH CERTIFICATES.
2. Debtor, JILL L. TRAVIS is the owner of the property located at 1015 MAXON AVE, MILLVILLE, NJ 08332-9720.
3. On December 22, 2016, Movant filed Proof of Claim listing pre-petition arrears in the amount of \$101,497.46. A copy of the Proof of Claim is attached hereto as Exhibit "A" and made a part hereof.
4. Debtors' Plan fails to cure the delinquency pursuant to 11 U.S.C. §1322(b)(5).

5. Debtors' Amended Plan currently provides for payment to Movant in the amount of \$0.00. A copy of the Debtors' Amended Plan is attached hereto as Exhibit "B" and made a part hereof.

6. Debtors' Amended Plan does not provide for specific payment of the mortgage arrears owed to Movant and only makes reference to the filed claim without stating the amount to be paid.

7. Additionally, Debtor's Amended Plan fails to provide for the full monthly post-petition payment owed to Movant under the terms of the Note and Mortgage. Movant objects to any post-petition payment amount less than 100% of what is required. Accordingly, confirmation of Debtor's proposed Amended Plan should be denied.

WHEREFORE, HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-SD3, ASSET-BACKED PASS THROUGH CERTIFICATES respectfully requests that the Confirmation of Debtors Plan be denied.

/s/ James P. Shay  
James P. Shay, Esq.  
Phelan Hallinan Diamond & Jones, PC  
400 Fellowship Road, Suite 100  
Mt. Laurel, NJ 08054  
Tel: 856-813-5500 Ext. 41326  
Fax: 856-813-5501  
Email: james.shay@phelanhallinan.com

Dated: April 17, 2017

**Exhibit A**

Fill in this information to identify the case:

Debtor 1 JILL L. TRAVIS  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) \_\_\_\_\_  
United States Bankruptcy Court for the: \_\_\_\_\_ District of New Jersey  
Case Number 16-29875 ABA (State)

Official Form 410

Proof of Claim

4/16

Read the instructions before filling out this form. Use this form to make a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

The law requires that filer **must leave out or redact** information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. **Do not send original documents**; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. § 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-SD3, ASSET-BACKED PASS THROUGH CERTIFICATES Name of the current creditor (the person or entity to be paid for this claim)  Other names the creditor used with the debtor _____																																														
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From Whom? _____																																														
3. Where should notices and payments to the creditor be sent?	<table border="1"><thead><tr><th colspan="2">Where should notices to the creditor be sent?</th><th colspan="2">Where should payments to the creditor be sent? (if different)</th></tr></thead><tbody><tr><td>Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)</td><td>Wells Fargo Bank, N.A. Default Document Processing MAC N9286-01Y</td><td colspan="2">WELLS FARGO BANK, N.A. Attention: Payment Processing MAC X2302-04C</td></tr><tr><td>1000 Blue Gentian Road</td><td></td><td>1 HOME CAMPUS</td><td></td></tr><tr><td>Number</td><td>Street</td><td>Number</td><td>Street</td></tr><tr><td>Eagan</td><td>MN</td><td>DES MOINES</td><td>IA</td></tr><tr><td>City</td><td>State</td><td>City</td><td>State</td></tr><tr><td>55121-7700</td><td></td><td>50328</td><td></td></tr><tr><td>Zip</td><td></td><td>Zip</td><td></td></tr><tr><td>Contact Phone</td><td>(800) 274-7025</td><td>Contact Phone</td><td>(800) 274-7025</td></tr><tr><td>Contact Email</td><td>pocnotifications@wellsfargo.com</td><td>Contact Email</td><td>pocnotifications@wellsfargo.com</td></tr><tr><td colspan="4">Uniform claim identifier for electronic payments in chapter 13 (if you use one) WFCMGA1629875NJM91286859</td></tr></tbody></table>			Where should notices to the creditor be sent?		Where should payments to the creditor be sent? (if different)		Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Wells Fargo Bank, N.A. Default Document Processing MAC N9286-01Y	WELLS FARGO BANK, N.A. Attention: Payment Processing MAC X2302-04C		1000 Blue Gentian Road		1 HOME CAMPUS		Number	Street	Number	Street	Eagan	MN	DES MOINES	IA	City	State	City	State	55121-7700		50328		Zip		Zip		Contact Phone	(800) 274-7025	Contact Phone	(800) 274-7025	Contact Email	pocnotifications@wellsfargo.com	Contact Email	pocnotifications@wellsfargo.com	Uniform claim identifier for electronic payments in chapter 13 (if you use one) WFCMGA1629875NJM91286859			
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4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____	Filed on _____
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

**Part 2: Give Information about the Claim as of the Date the Case Was Filed**

6. Do you have any number you use to identify the debtor?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 9802	
7. How much is the claim?	<u>\$286,633.96</u>	Does this amount include interest or other charges? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach any document supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as healthcare information.  money loaned	
9. Is all or part of the claim secured?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. The claim is secured by a lien on property.  <b>Nature of property:</b>  <input checked="" type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official form 410-A) with the <i>Proof of Claim</i> . <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: <u>1015 MAXON AVENUE, MILLVILLE, NJ 08332-9720</u>  <b>Basis for perfection:</b> <u>recorded mortgage / deed of trust</u> Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)  <b>Value of property:</b> \$ _____ <b>Amount of the claim that is secured:</b> \$ <u>\$286,633.96</u> <b>Amount of the claim that is unsecured:</b> \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)  <b>Amount necessary to cure any default as of the date of the petition:</b> \$ <u>101,497.46</u>  <b>Annual Interest Rate</b> (when case was filed) 5.125% <input type="checkbox"/> Fixed <input checked="" type="checkbox"/> Variable	
10. Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes.	<b>Amount necessary to cure any default as of the date of the petition.</b> \$ _____
11. Is this claim subject to a right to setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____	

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)? ☒ No ☐ Yes. Check all that apply:

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

	Amount entitled to priority
<input type="checkbox"/> Domestic support obligation (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____
<input type="checkbox"/> Up to \$2,850.00* of deposits toward purchase, lease, or rental of property or services for personal, family or household use. 11 U.S.C. § 507(a)(7).	\$ _____
<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,850.00*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____
<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____
<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____
<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)( ) that applies.	\$ _____

\*Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.

### Part 3: Sign Below

The person completing this proof of claim must sign and date it.  
FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorized courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. § 152, 157 and 3571.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's attorney or authorized agent.
- ☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
- ☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date December 20, 2016  
MM / DD / YYYY

/s/ Michael Dingerdissen  
Signature

Print the name of the person who is completing and signing this claim:

Name	<u>Michael Dingerdissen, Esq.</u>		
	First name	Middle name	Last name
Title	<u>Attorney</u>		
Company	<u>Phelan Hallinan Diamond &amp; Jones, PC</u>		
	Identify the corporate servicer as the company if the authorized agent is a servicer.		
Address	<u>400 Fellowship Road, Suite 100</u>		
	<u>Mt. Laurel, NJ 08054</u>		
Contact phone	<u>856-813-5500</u>	Email	<u>Michael.Dingerdissen@phelanhallinan.com</u>



## Mortgage Proof of Claim Attachment

(12/15)

If you file a claim secured by a security interest in the debtor's principal residence, you must use this form as an attachment to your proof of claim. See separate instructions.

### Part 1: Mortgage and Case Information

Case number: 16-29875-ABA

Debtor 1: Jill L. Travis

Debtor 2: \_\_\_\_\_

Last 4 digits to identify: 9802

Creditor: See 410 part 1.1

Servicer: Wells Fargo Bank, N.A.

Fixed accrual/daily  
simple interest/other: Fixed Accrual

### Part 2: Total Debt Calculation

Principal balance: 209,433.77

Interest due: 42,568.95

Fees, costs due: 3,062.13

Escrow deficiency for  
funds advanced: 31,569.11

Other: 0.00

Less total funds on hand: - 0.00

Total debt: 286,633.96

\*Not to be used for payoff purposes

### Part 3: Arrearage as of Date of the Petition

Principal & interest due: 62,510.47

Prepetition fees due: 3,062.13

Escrow deficiency for  
funds advanced: 31,569.11

Projected escrow shortage: 4,355.75

Other: 0.00

Less funds on hand: - 0.00

Total prepetition arrearage: 101,497.46

### Part 4: Monthly Mortgage Payment

Principal & interest: 1,330.01

Monthly escrow: 774.06

Private mortgage  
insurance: 0.00

Optional Products: 0.00

Total monthly payment: 2,104.07

\*Additional changes to the monthly payment amount may be required because interest rate adjustments or escrow requirement changes.

### Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
01/01/2007				Beginning Balances	01/01/2007	0.00						171,338.72	0.00	2,592.92	0.00	-450.36
01/01/2007	2,354.92			Monthly payment	01/01/2007	2,354.92						171,338.72	0.00	2,592.92	0.00	-450.36
01/08/2007			1,591.59	City tax disbursement	01/01/2007	2,354.92			-1,591.59			171,338.72	0.00	1,001.33	0.00	-450.36
01/16/2007			76.14	Late Charge	01/01/2007	2,354.92				76.14		171,338.72	0.00	1,001.33	76.14	-450.36
01/26/2007		2,116.80		Payment	01/01/2007	0.00	96.31	1,426.39	594.10		0.00	171,242.41	0.00	1,595.43	76.14	-450.36
02/01/2007	2,354.92			Monthly payment	02/01/2007	2,354.92						171,242.41	0.00	1,595.43	76.14	-450.36
02/09/2007		2,116.98		Payment	02/01/2007	0.00	97.11	1,425.59	594.28		0.00	171,145.30	0.00	2,189.71	76.14	-450.36
03/01/2007	2,354.92			Monthly payment	03/01/2007	2,354.92						171,145.30	0.00	2,189.71	76.14	-450.36
03/14/2007			832.00	Hazard Insurance Disbursement	03/01/2007	2,354.92			-832.00			171,145.30	0.00	1,357.71	76.14	-450.36
03/16/2007			76.14	Late Charge	03/01/2007	2,354.92				76.14		171,145.30	0.00	1,357.71	152.28	-450.36
03/23/2007		2,116.98		Payment	03/01/2007	0.00	97.92	1,424.78	594.28		0.00	171,047.38	0.00	1,951.99	152.28	-450.36
04/01/2007	2,354.92			Monthly payment	04/01/2007	2,354.92						171,047.38	0.00	1,951.99	152.28	-450.36
04/04/2007			1,591.59	City tax disbursement	04/01/2007	2,354.92			-1,591.59			171,047.38	0.00	360.40	152.28	-450.36
04/16/2007			76.14	Late Charge	04/01/2007	2,354.92				76.14		171,047.38	0.00	360.40	228.42	-450.36

**Mortgage Proof of Claim Attachment: Additional Page**

(12/15)

Case number: 16-29875-ABA  
Debtor 1: Jill L. Travis

**Part 5 : Loan Payment History from First Date of Default**

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
05/01/2007	2,354.92			Monthly payment	04/01/2007	4,709.84						171,047.38	0.00	360.40	228.42	-450.36
05/16/2007			76.14	Late Charge	04/01/2007	4,709.84				76.14		171,047.38	0.00	360.40	304.56	-450.36
06/01/2007	2,354.92			Monthly payment	04/01/2007	7,064.76						171,047.38	0.00	360.40	304.56	-450.36
06/15/2007		2,725.00		Payment	04/01/2007	4,709.84	98.73	1,423.97	594.28	-304.56	303.46	170,948.65	0.00	954.68	0.00	-146.90
06/15/2007			15.00	Property inspection fees	05/01/2007	4,709.84				15.00		170,948.65	0.00	954.68	15.00	-146.90
06/29/2007		2,116.98		Payment	05/01/2007	2,354.92	99.55	1,423.15	594.28		0.00	170,849.10	0.00	1,548.96	15.00	-146.90
07/01/2007	2,354.92			Monthly payment	06/01/2007	4,709.84						170,849.10	0.00	1,548.96	15.00	-146.90
07/16/2007			76.14	Late Charge	06/01/2007	4,709.84				76.14		170,849.10	0.00	1,548.96	91.14	-146.90
07/30/2007		2,116.98		Payment	06/01/2007	2,354.92	100.38	1,422.32	594.28		0.00	170,748.72	0.00	2,143.24	91.14	-146.90
08/01/2007	2,354.92			Monthly payment	07/01/2007	4,709.84						170,748.72	0.00	2,143.24	91.14	-146.90
08/03/2007			1,551.91	City tax disbursement	07/01/2007	4,709.84			-1,551.91			170,748.72	0.00	591.33	91.14	-146.90
08/13/2007		2,116.98		Payment	07/01/2007	2,354.92	101.22	1,421.48	594.28		0.00	170,647.50	0.00	1,185.61	91.14	-146.90
09/01/2007	2,354.92			Monthly payment	08/01/2007	4,709.84						170,647.50	0.00	1,185.61	91.14	-146.90
09/17/2007			76.14	Late Charge	08/01/2007	4,709.84				76.14		170,647.50	0.00	1,185.61	167.28	-146.90
09/28/2007		2,116.98		Payment	08/01/2007	4,709.84	102.06	1,420.64	594.28		0.00	170,545.44	0.00	1,779.89	167.28	-146.90
10/01/2007	2,354.92			Monthly payment	08/01/2007	7,064.76						170,545.44	0.00	1,779.89	167.28	-146.90
10/03/2007			1,551.91	City tax disbursement	08/01/2007	7,064.76			-1,551.91			170,545.44	0.00	227.98	167.28	-146.90
10/16/2007			0.00	Reversal	08/01/2007	7,064.76	-102.06	-1,420.64	-594.28		0.00	170,647.50	0.00	-366.30	167.28	-146.90
10/16/2007			76.14	Late Charge	08/01/2007	7,064.76				76.14		170,647.50	0.00	-366.30	243.42	-146.90
10/16/2007			20.00	Non-sufficient funds (NSF) fees	08/01/2007	7,064.76				20.00		170,647.50	0.00	-366.30	263.42	-146.90
11/01/2007	2,354.92			Monthly payment	08/01/2007	9,419.68						170,647.50	0.00	-366.30	263.42	-146.90
11/01/2007		2,116.98		Payment	08/01/2007	7,064.76	102.06	1,420.64	594.28		0.00	170,545.44	0.00	227.98	263.42	-146.90
12/01/2007	2,354.92			Monthly payment	09/01/2007	9,419.68						170,545.44	0.00	227.98	263.42	-146.90

**Mortgage Proof of Claim Attachment: Additional Page**

(12/15)

Case number: 16-29875-ABA  
Debtor 1: Jill L. Travis

**Part 5 : Loan Payment History from First Date of Default**

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
12/17/2007			76.14	Late Charge	09/01/2007	9,419.68				76.14		170,545.44	0.00	227.98	339.56	-146.90
12/24/2007		2,116.98		Payment	09/01/2007	9,419.68	0.00	0.00	0.00		2,116.98	170,545.44	0.00	227.98	339.56	1,970.08
12/26/2007		0.00		Payment	09/01/2007	7,064.76	102.91	1,419.79	594.28		-2,116.98	170,442.53	0.00	822.26	339.56	-146.90
12/28/2007			20.00	Non-sufficient funds (NSF) fees	10/01/2007	7,064.76				20.00		170,442.53	0.00	822.26	359.56	-146.90
01/01/2008	2,354.92			Monthly payment	10/01/2007	9,419.68						170,442.53	0.00	822.26	359.56	-146.90
01/03/2008			1,571.75	City tax disbursement	10/01/2007	9,419.68			-1,571.75			170,442.53	0.00	-749.49	359.56	-146.90
01/11/2008			0.00	Reversal	10/01/2007	11,774.60	0.00	0.00	0.00		0.00	170,442.53	0.00	-749.49	359.56	-146.90
01/11/2008			0.00	Reversal	09/01/2007	11,774.60	-102.91	-1,419.79	-594.28		0.00	170,545.44	0.00	-1,343.77	359.56	-146.90
01/14/2008			15.00	Property inspection fees	09/01/2007	11,774.60				15.00		170,545.44	0.00	-1,343.77	374.56	-146.90
01/16/2008			76.14	Late Charge	09/01/2007	11,774.60				76.14		170,545.44	0.00	-1,343.77	450.70	-146.90
02/01/2008	2,354.92			Monthly payment	09/01/2007	14,129.52						170,545.44	0.00	-1,343.77	450.70	-146.90
02/19/2008			76.14	Late Charge	09/01/2007	14,129.52				76.14		170,545.44	0.00	-1,343.77	526.84	-146.90
03/01/2008	2,354.92			Monthly payment	09/01/2007	16,484.44						170,545.44	0.00	-1,343.77	526.84	-146.90
03/06/2008			852.00	Hazard Insurance Disbursement	09/01/2007	16,484.44			-852.00			170,545.44	0.00	-2,195.77	526.84	-146.90
03/17/2008			76.14	Late Charge	09/01/2007	16,484.44				76.14		170,545.44	0.00	-2,195.77	602.98	-146.90
03/31/2008			1,571.75	City tax disbursement	09/01/2007	16,484.44			-1,571.75			170,545.44	0.00	-3,767.52	602.98	-146.90
04/01/2008	2,354.92			Monthly payment	09/01/2007	18,839.36						170,545.44	0.00	-3,767.52	602.98	-146.90
04/14/2008		2,288.02		Payment	09/01/2007	16,484.44	102.91	1,419.79	594.28		171.04	170,442.53	0.00	-3,173.24	602.98	24.14
05/01/2008	2,354.92			Monthly payment	10/01/2007	18,839.36						170,442.53	0.00	-3,173.24	602.98	24.14
05/09/2008		2,288.00		Payment	10/01/2007	18,839.36	0.00	0.00	0.00		2,288.00	170,442.53	0.00	-3,173.24	602.98	2,312.14
05/12/2008		0.00		Payment	10/01/2007	16,484.44	103.77	1,418.93	594.28		-2,116.98	170,338.76	0.00	-2,578.96	602.98	195.16
06/01/2008	2,354.92			Monthly payment	11/01/2007	18,839.36						170,338.76	0.00	-2,578.96	602.98	195.16

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Case number: 16-29875-ABA  
Debtor 1: Jill L. Travis

**Part 5 : Loan Payment History from First Date of Default**

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
06/16/2008		2,288.00		Payment	11/01/2007	18,839.36	0.00	0.00	0.00		2,288.00	170,338.76	0.00	-2,578.96	602.98	2,483.16
06/17/2008		0.00		Payment	11/01/2007	16,484.44	104.63	1,418.07	594.28		-2,116.98	170,234.13	0.00	-1,984.68	602.98	366.18
07/01/2008	2,354.92			Monthly payment	12/01/2007	18,839.36						170,234.13	0.00	-1,984.68	602.98	366.18
07/16/2008			76.14	Late Charge	12/01/2007	18,839.36				76.14		170,234.13	0.00	-1,984.68	679.12	366.18
08/01/2008	2,354.92			Monthly payment	12/01/2007	21,194.28						170,234.13	0.00	-1,984.68	679.12	366.18
09/01/2008	2,354.92			Monthly payment	12/01/2007	23,549.20						170,234.13	0.00	-1,984.68	679.12	366.18
09/10/2008			1,884.92	City tax disbursement	12/01/2007	23,549.20			-1,884.92			170,234.13	0.00	-3,869.60	679.12	366.18
10/01/2008	2,354.92			Monthly payment	12/01/2007	25,904.12						170,234.13	0.00	-3,869.60	679.12	366.18
10/10/2008			1,884.92	City tax disbursement	12/01/2007	25,904.12			-1,884.92			170,234.13	0.00	-5,754.52	679.12	366.18
10/31/2008		3,537.94		Payment	12/01/2007	25,904.12	0.00	0.00	0.00		3,537.94	170,234.13	0.00	-5,754.52	679.12	3,904.12
11/01/2008	2,354.92			Monthly payment	12/01/2007	28,259.04						170,234.13	0.00	-5,754.52	679.12	3,904.12
12/01/2008	2,354.92			Monthly payment	12/01/2007	30,613.96						170,234.13	0.00	-5,754.52	679.12	3,904.12
12/16/2008			76.14	Late Charge	12/01/2007	30,613.96				76.14		170,234.13	0.00	-5,754.52	755.26	3,904.12
01/01/2009	2,354.92			Monthly payment	12/01/2007	32,968.88						170,234.13	0.00	-5,754.52	755.26	3,904.12
01/07/2009			1,728.34	City tax disbursement	12/01/2007	32,968.88			-1,728.34			170,234.13	0.00	-7,482.86	755.26	3,904.12
01/14/2009			16.25	Property inspection fees	12/01/2007	32,968.88				16.25		170,234.13	0.00	-7,482.86	771.51	3,904.12
01/16/2009			76.14	Late Charge	12/01/2007	32,968.88				76.14		170,234.13	0.00	-7,482.86	847.65	3,904.12
02/01/2009	2,354.92			Monthly payment	12/01/2007	35,323.80						170,234.13	0.00	-7,482.86	847.65	3,904.12
02/12/2009			16.25	Property inspection fees	12/01/2007	35,323.80				16.25		170,234.13	0.00	-7,482.86	863.90	3,904.12
02/17/2009			0.00	Reversal	12/01/2007	35,323.80	0.00	0.00	0.00		-3,537.94	170,234.13	0.00	-7,482.86	863.90	366.18
02/17/2009			76.14	Late Charge	12/01/2007	35,323.80				76.14		170,234.13	0.00	-7,482.86	940.04	366.18
03/01/2009	2,354.92			Monthly payment	12/01/2007	37,678.72						170,234.13	0.00	-7,482.86	940.04	366.18
03/13/2009			0.00	Reversal	12/01/2007	37,678.72	0.00	0.00	0.00		-513.08	170,234.13	0.00	-7,482.86	940.04	-146.90

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Case number: 16-29875-ABA  
Debtor 1: Jill L. Travis

**Part 5 : Loan Payment History from First Date of Default**

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
03/16/2009			76.14	Late Charge	12/01/2007	37,678.72				76.14		170,234.13	0.00	-7,482.86	1,016.18	-146.90
03/30/2009			1,005.00	Hazard Insurance Disbursement	12/01/2007	37,678.72			-1,005.00			170,234.13	0.00	-8,487.86	1,016.18	-146.90
04/01/2009	2,354.92			Monthly payment	12/01/2007	40,033.64						170,234.13	0.00	-8,487.86	1,016.18	-146.90
04/08/2009			1,728.34	City tax disbursement	12/01/2007	40,033.64			-1,728.34			170,234.13	0.00	-10,216.20	1,016.18	-146.90
04/16/2009			76.14	Late Charge	12/01/2007	40,033.64				76.14		170,234.13	0.00	-10,216.20	1,092.32	-146.90
05/01/2009	2,354.92			Monthly payment	12/01/2007	42,388.56						170,234.13	0.00	-10,216.20	1,092.32	-146.90
05/18/2009			76.14	Late Charge	12/01/2007	42,388.56				76.14		170,234.13	0.00	-10,216.20	1,168.46	-146.90
06/01/2009	2,354.92			Monthly payment	12/01/2007	44,743.48						170,234.13	0.00	-10,216.20	1,168.46	-146.90
06/16/2009			76.14	Late Charge	12/01/2007	44,743.48				76.14		170,234.13	0.00	-10,216.20	1,244.60	-146.90
07/01/2009	2,354.92			Monthly payment	12/01/2007	47,098.40						170,234.13	0.00	-10,216.20	1,244.60	-146.90
07/27/2009		1,876.51		Payment	12/01/2007	47,098.40		0.00	0.00	0.00	1,876.51	170,234.13	0.00	-10,216.20	1,244.60	1,729.61
08/01/2009	2,354.92			Monthly payment	12/01/2007	49,453.32						170,234.13	0.00	-10,216.20	1,244.60	1,729.61
08/17/2009			1,433.40	City tax disbursement	12/01/2007	49,453.32			-1,433.40			170,234.13	0.00	-11,649.60	1,244.60	1,729.61
08/24/2009		1,876.51		Payment	12/01/2007	49,453.32	0.00	0.00	0.00		1,876.51	170,234.13	0.00	-11,649.60	1,244.60	3,606.12
08/25/2009		0.00		Payment	12/01/2007	47,098.40	105.50	1,417.20	594.28		-2,116.98	170,128.63	0.00	-11,055.32	1,244.60	1,489.14
09/01/2009	2,354.92			Monthly payment	01/01/2008	49,453.32						170,128.63	0.00	-11,055.32	1,244.60	1,489.14
09/25/2009		1,876.51		Payment	01/01/2008	49,453.32	0.00	0.00	0.00		1,876.51	170,128.63	0.00	-11,055.32	1,244.60	3,365.65
09/28/2009		0.00		Payment	01/01/2008	47,098.40	106.38	1,416.32	594.28		-2,116.98	170,022.25	0.00	-10,461.04	1,244.60	1,248.67
10/01/2009	2,354.92			Monthly payment	02/01/2008	49,453.32						170,022.25	0.00	-10,461.04	1,244.60	1,248.67
10/26/2009		1,000.00		Payment	02/01/2008	49,453.32	0.00	0.00	0.00		1,000.00	170,022.25	0.00	-10,461.04	1,244.60	2,248.67
10/26/2009			1,433.39	City tax disbursement	02/01/2008	49,453.32			-1,433.39			170,022.25	0.00	-11,894.43	1,244.60	2,248.67
11/01/2009	2,354.92			Monthly payment	02/01/2008	51,808.24						170,022.25	0.00	-11,894.43	1,244.60	2,248.67
11/16/2009			76.14	Late Charge	02/01/2008	51,808.24				76.14		170,022.25	0.00	-11,894.43	1,320.74	2,248.67

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Case number: 16-29875-ABA  
Debtor 1: Jill L. Travis

**Part 5 : Loan Payment History from First Date of Default**

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
12/01/2009	2,354.92			Monthly payment	02/01/2008	54,163.16						170,022.25	0.00	-11,894.43	1,320.74	2,248.67
12/16/2009			76.14	Late Charge	02/01/2008	54,163.16				76.14		170,022.25	0.00	-11,894.43	1,396.88	2,248.67
01/01/2010	2,354.92			Monthly payment	02/01/2008	56,518.08						170,022.25	0.00	-11,894.43	1,396.88	2,248.67
01/11/2010		2,035.00		Payment	02/01/2008	54,163.16	107.26	1,415.44	594.28		-2,198.96	169,914.99	0.00	-11,300.15	1,396.88	49.71
01/11/2010		0.00		Payment	03/01/2008	51,808.24	108.16	1,414.54	594.28		0.00	169,806.83	0.00	-10,705.87	1,396.88	49.71
01/25/2010			15.00	Property inspection fees	04/01/2008	51,808.24				15.00		169,806.83	0.00	-10,705.87	1,411.88	49.71
01/26/2010			1,580.87	City tax disbursement	04/01/2008	51,808.24			-1,580.87			169,806.83	0.00	-12,286.74	1,411.88	49.71
02/01/2010	2,354.92			Monthly payment	04/01/2008	54,163.16						169,806.83	0.00	-12,286.74	1,411.88	49.71
02/10/2010		2,034.77		Payment	04/01/2008	54,163.16	0.00	0.00	0.00		2,034.77	169,806.83	0.00	-12,286.74	1,411.88	2,084.48
02/11/2010		0.00		Payment	04/01/2008	51,808.24	109.06	1,413.64	594.28		-2,116.98	169,697.77	0.00	-11,692.46	1,411.88	-32.50
02/27/2010			15.00	Property inspection fees	05/01/2008	51,808.24				15.00		169,697.77	0.00	-11,692.46	1,426.88	-32.50
03/01/2010	2,354.92			Monthly payment	05/01/2008	54,163.16						169,697.77	0.00	-11,692.46	1,426.88	-32.50
03/05/2010		2,034.77		Payment	05/01/2008	54,163.16	0.00	0.00	0.00		2,034.77	169,697.77	0.00	-11,692.46	1,426.88	2,002.27
03/08/2010		0.00		Payment	05/01/2008	51,808.24	109.97	1,412.73	594.28		-2,116.98	169,587.80	0.00	-11,098.18	1,426.88	-114.71
03/25/2010			1,323.00	Hazard Insurance Disbursement	06/01/2008	51,808.24			-1,323.00			169,587.80	0.00	-12,421.18	1,426.88	-114.71
03/27/2010			15.00	Property inspection fees	06/01/2008	51,808.24				15.00		169,587.80	0.00	-12,421.18	1,441.88	-114.71
04/01/2010	2,354.92			Monthly payment	06/01/2008	54,163.16						169,587.80	0.00	-12,421.18	1,441.88	-114.71
04/09/2010		2,034.77		Payment	06/01/2008	54,163.16	0.00	0.00	0.00		2,034.77	169,587.80	0.00	-12,421.18	1,441.88	1,920.06
04/16/2010			76.14	Late Charge	06/01/2008	54,163.16				76.14		169,587.80	0.00	-12,421.18	1,518.02	1,920.06
04/22/2010			1,580.86	City tax disbursement	06/01/2008	54,163.16			-1,580.86			169,587.80	0.00	-14,002.04	1,518.02	1,920.06
04/24/2010			15.00	Property inspection fees	06/01/2008	54,163.16				15.00		169,587.80	0.00	-14,002.04	1,533.02	1,920.06

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Case number: 16-29875-ABA  
Debtor 1: Jill L. Travis

**Part 5 : Loan Payment History from First Date of Default**

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
05/01/2010	2,354.92			Monthly payment	06/01/2008	56,518.08						169,587.80	0.00	-14,002.04	1,533.02	1,920.06
06/01/2010	2,354.92			Monthly payment	06/01/2008	58,873.00						169,587.80	0.00	-14,002.04	1,533.02	1,920.06
06/09/2010		4,822.96		Payment	06/01/2008	58,873.00	0.00	0.00	0.00		4,822.96	169,587.80	0.00	-14,002.04	1,533.02	6,743.02
06/17/2010		0.00		Non-cash escrow balance adjustment	06/01/2008	0.00	0.00	0.00	0.00		0.00	169,587.80	0.00	-14,002.04	1,533.02	6,743.02
06/17/2010		0.00		Non-Cash Balance Adj	07/01/2010	0.00	-51,725.66	0.00	0.00		0.00	221,313.46	0.00	-14,002.04	1,533.02	6,743.02
06/17/2010		9,999.99		Payment	07/01/2010	0.00	0.00	0.00	9,999.99		0.00	221,313.46	0.00	-4,002.05	1,533.02	6,743.02
06/17/2010		6,430.17		Payment	07/01/2010	0.00	0.00	0.00	6,430.17		0.00	221,313.46	0.00	2,428.12	1,533.02	6,743.02
06/17/2010		0.00		Payment	07/01/2010	0.00	0.00	0.00	0.00	-999.99	-999.99	221,313.46	0.00	2,428.12	533.03	5,743.03
06/17/2010		0.00		Payment	07/01/2010	0.00	0.00	0.00	0.00	-370.53	-370.53	221,313.46	0.00	2,428.12	162.50	5,372.50
06/17/2010		0.00		Payment	07/01/2010	0.00	0.00	0.00	0.00	-40.00	-40.00	221,313.46	0.00	2,428.12	122.50	5,332.50
06/17/2010		0.00		Payment	07/01/2010	0.00	0.00	0.00	0.00	-122.50	-122.50	221,313.46	0.00	2,428.12	0.00	5,210.00
06/17/2010		0.00		Payment	07/01/2010	0.00	0.00	0.00	0.00		-999.99	221,313.46	0.00	2,428.12	0.00	4,210.01
06/17/2010		0.00		Payment	07/01/2010	0.00	0.00	0.00	0.00		-999.99	221,313.46	0.00	2,428.12	0.00	3,210.02
06/17/2010		0.00		Payment	07/01/2010	0.00	0.00	0.00	0.00		-999.99	221,313.46	0.00	2,428.12	0.00	2,210.03
06/17/2010		0.00		Payment	07/01/2010	0.00	0.00	0.00	0.00		-999.99	221,313.46	0.00	2,428.12	0.00	1,210.04
06/17/2010		0.00		Payment	07/01/2010	0.00	0.00	0.00	0.00		-999.99	221,313.46	0.00	2,428.12	0.00	210.05
06/17/2010		0.00		Payment	07/01/2010	0.00	0.00	0.00	0.00		-210.05	221,313.46	0.00	2,428.12	0.00	0.00
07/01/2010	2,162.23			Monthly payment	07/01/2010	2,162.23						221,313.46	0.00	2,428.12	0.00	0.00
07/08/2010		1,952.06		Payment	07/01/2010	0.00	384.82	945.19	607.05		15.00	220,928.64	0.00	3,035.17	0.00	15.00
07/09/2010		0.00		Payment	08/01/2010	0.00	15.00	0.00	0.00		-15.00	220,913.64	0.00	3,035.17	0.00	0.00
08/01/2010	2,162.23			Monthly payment	08/01/2010	2,162.23						220,913.64	0.00	3,035.17	0.00	0.00
08/09/2010			1,615.19	City tax disbursement	08/01/2010	2,162.23			-1,615.19			220,913.64	0.00	1,419.98	0.00	0.00
08/16/2010			66.50	Late Charge	08/01/2010	2,162.23				66.50		220,913.64	0.00	1,419.98	66.50	0.00

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Case number: 16-29875-ABA  
 Debtor 1: Jill L. Travis

**Part 5 : Loan Payment History from First Date of Default**

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
08/19/2010		1,937.06		Payment	08/01/2010	0.00	386.52	943.49	607.05		0.00	220,527.12	0.00	2,027.03	66.50	0.00
09/01/2010	2,162.23			Monthly payment	09/01/2010	2,162.23						220,527.12	0.00	2,027.03	66.50	0.00
09/14/2010		1,937.06		Payment	09/01/2010	0.00	388.18	941.83	607.05		0.00	220,138.94	0.00	2,634.08	66.50	0.00
10/01/2010	2,162.23			Monthly payment	10/01/2010	2,162.23						220,138.94	0.00	2,634.08	66.50	0.00
10/01/2010		968.53		Payment	10/01/2010	2,162.23	0.00	0.00	0.00		968.53	220,138.94	0.00	2,634.08	66.50	968.53
10/06/2010			1,615.18	City tax disbursement	10/01/2010	2,162.23			-1,615.18			220,138.94	0.00	1,018.90	66.50	968.53
10/15/2010		968.53		Payment	10/01/2010	0.00	389.83	940.18	607.05		-968.53	219,749.11	0.00	1,625.95	66.50	0.00
10/20/2010		75.00		Payment	11/01/2010	0.00	0.00	0.00	0.00		75.00	219,749.11	0.00	1,625.95	66.50	75.00
10/21/2010		0.00		Payment	11/01/2010	0.00	0.00	0.00	0.00	-66.50	-66.50	219,749.11	0.00	1,625.95	0.00	8.50
10/21/2010		0.00		Payment	11/01/2010	0.00	8.50	0.00	0.00		-8.50	219,740.61	0.00	1,625.95	0.00	0.00
11/01/2010	2,162.23			Monthly payment	11/01/2010	2,162.23						219,740.61	0.00	1,625.95	0.00	0.00
11/15/2010		1,937.06		Payment	11/01/2010	2,162.23	391.53	938.48	607.05			219,349.08	0.00	2,233.00	0.00	0.00
11/19/2010			20.00	Non-sufficient funds (NSF) fees	11/01/2010	2,162.23				20.00		219,349.08	0.00	2,233.00	20.00	0.00
12/01/2010	2,162.23			Monthly payment	11/01/2010	4,324.46						219,349.08	0.00	2,233.00	20.00	0.00
12/16/2010			66.50	Late Charge	11/01/2010	4,324.46				66.50		219,349.08	0.00	2,233.00	86.50	0.00
12/31/2010		1,937.06		Payment	11/01/2010	0.00	393.21	936.80	607.05		0.00	218,955.87	0.00	2,840.05	86.50	0.00
01/01/2011	2,162.23			Monthly payment	01/01/2011	2,162.23						218,955.87	0.00	2,840.05	86.50	0.00
01/06/2011			20.00	Non-sufficient funds (NSF) fees	01/01/2011	2,162.23				20.00		218,955.87	0.00	2,840.05	106.50	0.00
01/18/2011			1,598.03	City tax disbursement	01/01/2011	2,162.23			-1,598.03			218,955.87	0.00	1,242.02	106.50	0.00
01/18/2011			66.50	Late Charge	01/01/2011	2,162.23				66.50		218,955.87	0.00	1,242.02	173.00	0.00
01/31/2011		1,937.06		Payment	01/01/2011	2,162.23	394.89	935.12	607.05		0.00	218,560.98	0.00	1,849.07	173.00	0.00
02/01/2011	2,162.23			Monthly payment	01/01/2011	4,324.46						218,560.98	0.00	1,849.07	173.00	0.00



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Case number: 16-29875-ABA  
Debtor 1: Jill L. Travis

**Part 5 : Loan Payment History from First Date of Default**

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
02/04/2011			20.00	Non-sufficient funds (NSF) fees	01/01/2011	4,324.46				20.00		218,560.98	0.00	1,849.07	193.00	0.00
02/14/2011			0.00	Reversal	01/01/2011	4,324.46	-394.89	-935.12	-607.05		0.00	218,955.87	0.00	1,242.02	193.00	0.00
02/16/2011			66.50	Late Charge	01/01/2011	4,324.46				66.50		218,955.87	0.00	1,242.02	259.50	0.00
02/23/2011			20.00	Property inspection fees	01/01/2011	4,324.46				20.00		218,955.87	0.00	1,242.02	279.50	0.00
03/01/2011	2,162.23			Monthly payment	01/01/2011	6,486.69						218,955.87	0.00	1,242.02	279.50	0.00
03/03/2011		1,995.13		Payment	01/01/2011	4,324.46	394.89	935.12	665.12		0.00	218,560.98	0.00	1,907.14	279.50	0.00
03/18/2011		1,995.13		Payment	02/01/2011	4,324.46	396.57	933.44	665.12		0.00	218,164.41	0.00	2,572.26	279.50	0.00
03/21/2011			1,932.00	Hazard Insurance Disbursement	02/01/2011	4,324.46			-1,932.00			218,164.41	0.00	640.26	279.50	0.00
03/24/2011			20.00	Non-sufficient funds (NSF) fees	02/01/2011	4,324.46				20.00		218,164.41	0.00	640.26	299.50	0.00
03/27/2011			20.00	Property inspection fees	02/01/2011	4,324.46				20.00		218,164.41	0.00	640.26	319.50	0.00
04/01/2011	2,162.23			Monthly payment	02/01/2011	6,486.69						218,164.41	0.00	640.26	319.50	0.00
04/01/2011			0.00	Reversal	02/01/2011	6,486.69	-396.57	-933.44	-665.12		0.00	218,560.98	0.00	-24.86	319.50	0.00
04/06/2011		2,015.13		Payment	02/01/2011	4,324.46	396.57	933.44	665.12	-20.00	0.00	218,164.41	0.00	640.26	299.50	0.00
04/06/2011			20.00	Phone pay fee (Other)	03/01/2011	4,324.46				20.00		218,164.41	0.00	640.26	319.50	0.00
04/25/2011		2,015.13		Payment	03/01/2011	2,162.23	398.27	931.74	665.12	-20.00	0.00	217,766.14	0.00	1,305.38	299.50	0.00
04/25/2011			20.00	Phone pay fee (Other)	04/01/2011	2,162.23				20.00		217,766.14	0.00	1,305.38	319.50	0.00
04/26/2011			1,598.02	City tax disbursement	04/01/2011	2,162.23			-1,598.02			217,766.14	0.00	-292.64	319.50	0.00
04/26/2011			20.00	Property inspection fees	04/01/2011	2,162.23				20.00		217,766.14	0.00	-292.64	339.50	0.00
04/29/2011		2,015.13		Payment	04/01/2011	2,162.23	399.97	930.04	665.12	-20.00	0.00	217,366.17	0.00	372.48	319.50	0.00
04/29/2011			20.00	Phone pay fee (Other)	04/01/2011	2,162.23				20.00		217,366.17	0.00	372.48	339.50	0.00
05/01/2011	2,162.23			Monthly payment	04/01/2011	4,324.46						217,366.17	0.00	372.48	339.50	0.00

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Case number: 16-29875-ABA  
Debtor 1: Jill L. Travis

**Part 5 : Loan Payment History from First Date of Default**

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
05/05/2011			20.00	Non-sufficient funds (NSF) fees	04/01/2011	4,324.46				20.00		217,366.17	0.00	372.48	359.50	0.00
05/13/2011			0.00	Reversal	04/01/2011	4,324.46	-399.97	-930.04	-665.12	20.00	0.00	217,766.14	0.00	-292.64	379.50	0.00
05/16/2011		2,000.00		Payment	04/01/2011	2,162.23	399.97	930.04	665.12	-4.87	0.00	217,366.17	0.00	372.48	374.63	0.00
06/01/2011	2,162.23			Monthly payment	05/01/2011	4,324.46						217,366.17	0.00	372.48	374.63	0.00
06/30/2011		1,613.73		Payment	05/01/2011	4,324.46	0.00	0.00	0.00		1,613.73	217,366.17	0.00	372.48	374.63	1,613.73
07/01/2011	2,162.23			Monthly payment	05/01/2011	6,486.69						217,366.17	0.00	372.48	374.63	1,613.73
07/23/2011			20.00	Property inspection fees	05/01/2011	6,486.69				20.00		217,366.17	0.00	372.48	394.63	1,613.73
08/01/2011	2,162.23			Monthly payment	05/01/2011	8,648.92						217,366.17	0.00	372.48	394.63	1,613.73
08/18/2011		1,613.73		Payment	05/01/2011	8,648.92	0.00	0.00	0.00		1,613.73	217,366.17	0.00	372.48	394.63	3,227.46
08/18/2011		0.00		Payment	05/01/2011	6,486.69	401.68	928.33	665.12		-1,995.13	216,964.49	0.00	1,037.60	394.63	1,232.33
08/25/2011			20.00	Property inspection fees	06/01/2011	6,486.69				20.00		216,964.49	0.00	1,037.60	414.63	1,232.33
08/29/2011			1,699.92	City tax disbursement	06/01/2011	6,486.69			-1,699.92			216,964.49	0.00	-662.32	414.63	1,232.33
09/01/2011	2,162.23			Monthly payment	06/01/2011	8,648.92						216,964.49	0.00	-662.32	414.63	1,232.33
09/15/2011		1,613.73		Payment	06/01/2011	8,648.92	0.00	0.00	0.00		1,613.73	216,964.49	0.00	-662.32	414.63	2,846.06
09/15/2011		0.00		Payment	06/01/2011	6,486.69	403.39	926.62	665.12		-1,995.13	216,561.10	0.00	2.80	414.63	850.93
09/26/2011			20.00	Property inspection fees	07/01/2011	6,486.69				20.00		216,561.10	0.00	2.80	434.63	850.93
10/01/2011	1,995.13			Monthly payment	07/01/2011	8,481.82						216,561.10	0.00	2.80	434.63	850.93
10/14/2011		1,613.73		Payment	07/01/2011	8,481.82	0.00	0.00	0.00		1,613.73	216,561.10	0.00	2.80	434.63	2,464.66
10/16/2011		0.00		Payment	07/01/2011	6,319.59	405.11	924.90	665.12		-1,995.13	216,155.99	0.00	667.92	434.63	469.53
10/26/2011			20.00	Property inspection fees	08/01/2011	6,319.59				20.00		216,155.99	0.00	667.92	454.63	469.53
10/31/2011			1,699.91	City tax disbursement	08/01/2011	6,319.59			-1,699.91			216,155.99	0.00	-1,031.99	454.63	469.53

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Case number: 16-29875-ABA  
Debtor 1: Jill L. Travis

**Part 5 : Loan Payment History from First Date of Default**

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
11/01/2011	1,995.13			Monthly payment	08/01/2011	8,314.72						216,155.99	0.00	-1,031.99	454.63	469.53
11/14/2011		1,613.73		Payment	08/01/2011	8,314.72	0.00	0.00	0.00		1,613.73	216,155.99	0.00	-1,031.99	454.63	2,083.26
11/15/2011		0.00		Payment	08/01/2011	6,152.49	406.84	923.17	665.12		-1,995.13	215,749.15	0.00	-366.87	454.63	88.13
11/23/2011			20.00	Property inspection fees	09/01/2011	6,152.49				20.00		215,749.15	0.00	-366.87	474.63	88.13
11/30/2011		1,995.13		Payment	09/01/2011	6,152.49	0.00	0.00	0.00		1,995.13	215,749.15	0.00	-366.87	474.63	2,083.26
12/01/2011	1,995.13			Monthly payment	09/01/2011	8,147.62						215,749.15	0.00	-366.87	474.63	2,083.26
12/01/2011		0.00		Payment	09/01/2011	8,147.62	408.58	921.43	665.12		-1,995.13	215,340.57	0.00	298.25	474.63	88.13
12/27/2011			20.00	Property inspection fees	09/01/2011	8,147.62				20.00		215,340.57	0.00	298.25	494.63	88.13
12/30/2011		2,015.13		Payment	09/01/2011	8,147.62	0.00	0.00	0.00	-20.00	1,995.13	215,340.57	0.00	298.25	474.63	2,083.26
12/30/2011			20.00	Phone pay fee (Other)	09/01/2011	8,147.62				20.00		215,340.57	0.00	298.25	494.63	2,083.26
12/30/2011		0.00		Payment	09/01/2011	3,990.26	410.33	919.68	665.12		-1,995.13	214,930.24	0.00	963.37	494.63	88.13
01/01/2012	1,995.13			Monthly payment	11/01/2011	5,985.39						214,930.24	0.00	963.37	494.63	88.13
01/06/2012			20.00	Non-sufficient funds (NSF) fees	11/01/2011	5,985.39				20.00		214,930.24	0.00	963.37	514.63	88.13
01/25/2012			20.00	Property inspection fees	11/01/2011	5,985.39				20.00		214,930.24	0.00	963.37	534.63	88.13
01/26/2012			1,648.97	City tax disbursement	11/01/2011	5,985.39	0.00	0.00	-1,648.97		0.00	214,930.24	0.00	-685.60	534.63	88.13
01/30/2012		1,995.13		Payment	11/01/2011	3,990.26	412.08	917.93	665.12		0.00	214,518.16	0.00	-20.48	534.63	88.13
02/01/2012	2,162.23			Monthly payment	12/01/2011	6,152.49						214,518.16	0.00	-20.48	534.63	88.13
02/16/2012			66.50	Late Charge	12/01/2011	6,152.49				66.50		214,518.16	0.00	-20.48	601.13	88.13
02/27/2012			15.00	Property inspection fees	12/01/2011	6,152.49				15.00		214,518.16	0.00	-20.48	616.13	88.13
03/01/2012	2,162.23			Monthly payment	12/01/2011	8,314.72						214,518.16	0.00	-20.48	616.13	88.13
03/16/2012			66.50	Late Charge	12/01/2011	8,314.72				66.50		214,518.16	0.00	-20.48	682.63	88.13

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Case number: 16-29875-ABA  
 Debtor 1: Jill L. Travis

**Part 5 : Loan Payment History from First Date of Default**

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
03/22/2012			3,893.00	Hazard Insurance Disbursement	12/01/2011	8,314.72	0.00	0.00	-3,893.00		0.00	214,518.16	0.00	-3,913.48	682.63	88.13
03/26/2012			15.00	Property inspection fees	12/01/2011	8,314.72				15.00		214,518.16	0.00	-3,913.48	697.63	88.13
04/01/2012	2,162.23			Monthly payment	12/01/2011	10,476.95						214,518.16	0.00	-3,913.48	697.63	88.13
04/02/2012		1,995.13		Payment	12/01/2011	8,481.82	413.84	916.17	665.12		0.00	214,104.32	0.00	-3,248.36	697.63	88.13
04/02/2012		4.87		Payment	01/01/2012	8,481.82	0.00	0.00	0.00		4.87	214,104.32	0.00	-3,248.36	697.63	93.00
04/13/2012		2,000.00		Payment	01/01/2012	8,481.82	0.00	0.00	0.00		2,000.00	214,104.32	0.00	-3,248.36	697.63	2,093.00
04/13/2012		0.00		Payment	01/01/2012	6,486.69	415.61	914.40	665.12		-1,995.13	213,688.71	0.00	-2,583.24	697.63	97.87
04/27/2012			1,648.97	City tax disbursement	02/01/2012	6,486.69	0.00	0.00	-1,648.97		0.00	213,688.71	0.00	-4,232.21	697.63	97.87
04/27/2012			15.00	Property inspection fees	02/01/2012	6,486.69				15.00		213,688.71	0.00	-4,232.21	712.63	97.87
04/30/2012		2,162.23		Payment	02/01/2012	4,324.46	417.38	912.63	832.22		0.00	213,271.33	0.00	-3,399.99	712.63	97.87
05/01/2012	2,162.23			Monthly payment	03/01/2012	6,486.69						213,271.33	0.00	-3,399.99	712.63	97.87
05/16/2012			66.50	Late Charge	03/01/2012	6,486.69				66.50		213,271.33	0.00	-3,399.99	779.13	97.87
05/25/2012			15.00	Property inspection fees	03/01/2012	6,486.69				15.00		213,271.33	0.00	-3,399.99	794.13	97.87
06/01/2012	2,162.23			Monthly payment	03/01/2012	8,648.92						213,271.33	0.00	-3,399.99	794.13	97.87
06/08/2012		2,162.23		Payment	03/01/2012	6,486.69	419.16	910.85	832.22		0.00	212,852.17	0.00	-2,567.77	794.13	97.87
06/23/2012			15.00	Property inspection fees	04/01/2012	6,486.69				15.00		212,852.17	0.00	-2,567.77	809.13	97.87
07/01/2012	2,162.23			Monthly payment	04/01/2012	8,648.92						212,852.17	0.00	-2,567.77	809.13	97.87
07/07/2012		2,162.23		Payment	04/01/2012	6,486.69	420.95	909.06	832.22		0.00	212,431.22	0.00	-1,735.55	809.13	97.87
07/09/2012		2,162.00		Payment	05/01/2012	6,486.69	0.00	0.00	0.00		2,162.00	212,431.22	0.00	-1,735.55	809.13	2,259.87
07/09/2012		-2,162.23		Payment	05/01/2012	6,486.69	0.00	0.00	0.00		-2,162.23	212,431.22	0.00	-1,735.55	809.13	97.64
07/25/2012			15.00	Property inspection fees	05/01/2012	6,486.69				15.00		212,431.22	0.00	-1,735.55	824.13	97.64

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Case number: 16-29875-ABA  
Debtor 1: Jill L. Travis

**Part 5 : Loan Payment History from First Date of Default**

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
07/31/2012		2,162.23		Payment	05/01/2012	4,324.46	422.75	907.26	832.22		0.00	212,008.47	0.00	-903.33	824.13	97.64
08/01/2012	2,162.23			Monthly payment	06/01/2012	6,486.69						212,008.47	0.00	-903.33	824.13	97.64
08/16/2012			66.50	Late Charge	06/01/2012	6,486.69				66.50		212,008.47	0.00	-903.33	890.63	97.64
08/21/2012			1,537.43	City tax disbursement	06/01/2012	6,486.69	0.00	0.00	-1,537.43		0.00	212,008.47	0.00	-2,440.76	890.63	97.64
08/31/2012		2,162.23		Payment	06/01/2012	6,486.69	424.56	905.45	832.22		0.00	211,583.91	0.00	-1,608.54	890.63	97.64
09/01/2012	2,162.23			Monthly payment	06/01/2012	8,648.92						211,583.91	0.00	-1,608.54	890.63	97.64
09/14/2012			0.00	Reversal	06/01/2012	8,648.92	-424.56	-905.45	-832.22		0.00	212,008.47	0.00	-2,440.76	890.63	97.64
09/14/2012			20.00	Non-sufficient funds (NSF) fees	06/01/2012	8,648.92				20.00		212,008.47	0.00	-2,440.76	910.63	97.64
09/19/2012		2,162.23		Payment	06/01/2012	6,486.69	424.56	905.45	832.22		0.00	211,583.91	0.00	-1,608.54	910.63	97.64
09/27/2012		2,162.23		Payment	07/01/2012	4,324.46	426.37	903.64	832.22		0.00	211,157.54	0.00	-776.32	910.63	97.64
10/01/2012	2,162.23			Monthly payment	08/01/2012	6,486.69						211,157.54	0.00	-776.32	910.63	97.64
10/07/2012		830.00		Payment	08/01/2012	6,486.69	0.00	0.00	0.00		830.00	211,157.54	0.00	-776.32	910.63	927.64
10/16/2012			66.50	Late Charge	08/01/2012	6,486.69				66.50		211,157.54	0.00	-776.32	977.13	927.64
10/30/2012		2,162.23		Payment	08/01/2012	4,324.46	428.19	901.82	832.22		0.00	210,729.35	0.00	55.90	977.13	927.64
10/30/2012			1,537.43	City tax disbursement	09/01/2012	4,324.46	0.00	0.00	-1,537.43		0.00	210,729.35	0.00	-1,481.53	977.13	927.64
11/01/2012	2,162.23			Monthly payment	09/01/2012	6,486.69						210,729.35	0.00	-1,481.53	977.13	927.64
11/09/2012			15.00	Property inspection fees	09/01/2012	6,486.69				15.00		210,729.35	0.00	-1,481.53	992.13	927.64
11/30/2012		2,182.23		Payment	09/01/2012	6,486.69	430.02	899.99	832.22	-20.00	0.00	210,299.33	0.00	-649.31	972.13	927.64
11/30/2012			20.00	Phone pay fee (Other)	09/01/2012	6,486.69				20.00		210,299.33	0.00	-649.31	992.13	927.64
12/01/2012	2,040.67			Monthly payment	09/01/2012	8,527.36						210,299.33	0.00	-649.31	992.13	927.64
12/07/2012			15.00	Property inspection fees	09/01/2012	8,527.36				15.00		210,299.33	0.00	-649.31	1,007.13	927.64
12/14/2012			0.00	Reversal	09/01/2012	8,527.36	-430.02	-899.99	-832.22	20.00	0.00	210,729.35	0.00	-1,481.53	1,027.13	927.64

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Case number: 16-29875-ABA  
Debtor 1: Jill L. Travis

**Part 5 : Loan Payment History from First Date of Default**

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
12/14/2012			20.00	Non-sufficient funds (NSF) fees	09/01/2012	8,527.36				20.00		210,729.35	0.00	-1,481.53	1,047.13	927.64
01/01/2013	2,040.67			Monthly payment	09/01/2012	10,568.03						210,729.35	0.00	-1,481.53	1,047.13	927.64
01/08/2013			15.00	Property inspection fees	09/01/2012	10,568.03				15.00		210,729.35	0.00	-1,481.53	1,062.13	927.64
01/18/2013		1,923.71		Payment	09/01/2012	10,568.03	0.00	0.00	0.00	-20.00	1,903.71	210,729.35	0.00	-1,481.53	1,042.13	2,831.35
01/18/2013		0.00		Payment	09/01/2012	8,405.80	430.02	899.99	832.22		-2,162.23	210,299.33	0.00	-649.31	1,042.13	669.12
01/18/2013			20.00	Phone pay fee (Other)	10/01/2012	8,405.80				20.00		210,299.33	0.00	-649.31	1,062.13	669.12
01/29/2013			1,593.20	City tax disbursement	10/01/2012	8,405.80	0.00	0.00	-1,593.20		0.00	210,299.33	0.00	-2,242.51	1,062.13	669.12
02/01/2013	2,040.67			Monthly payment	10/01/2012	10,446.47						210,299.33	0.00	-2,242.51	1,062.13	669.12
02/07/2013			15.00	Property inspection fees	10/01/2012	10,446.47				15.00		210,299.33	0.00	-2,242.51	1,077.13	669.12
03/01/2013	2,040.67			Monthly payment	10/01/2012	12,487.14						210,299.33	0.00	-2,242.51	1,077.13	669.12
03/15/2013		1,883.71		Payment	10/01/2012	12,487.14	0.00	0.00	0.00		1,883.71	210,299.33	0.00	-2,242.51	1,077.13	2,552.83
03/15/2013		0.00		Payment	10/01/2012	10,324.91	431.86	898.15	832.22		-2,162.23	209,867.47	0.00	-1,410.29	1,077.13	390.60
03/16/2013		20.00		Payment	11/01/2012	10,324.91	0.00	0.00	0.00		20.00	209,867.47	0.00	-1,410.29	1,077.13	410.60
04/01/2013	2,040.67			Monthly payment	11/01/2012	12,365.58						209,867.47	0.00	-1,410.29	1,077.13	410.60
04/01/2013			874.00	Hazard Insurance Disbursement	11/01/2012	12,365.58	0.00	0.00	-874.00		0.00	209,867.47	0.00	-2,284.29	1,077.13	410.60
04/22/2013			1,593.20	City tax disbursement	11/01/2012	12,365.58	0.00	0.00	-1,593.20		0.00	209,867.47	0.00	-3,877.49	1,077.13	410.60
05/01/2013	2,040.67			Monthly payment	11/01/2012	14,406.25						209,867.47	0.00	-3,877.49	1,077.13	410.60
06/01/2013	2,040.67			Monthly payment	11/01/2012	16,446.92						209,867.47	0.00	-3,877.49	1,077.13	410.60
07/01/2013	2,040.67			Monthly payment	11/01/2012	18,487.59						209,867.47	0.00	-3,877.49	1,077.13	410.60
08/01/2013	2,040.67			Monthly payment	11/01/2012	20,528.26						209,867.47	0.00	-3,877.49	1,077.13	410.60
08/02/2013			1,615.72	City tax disbursement	11/01/2012	20,528.26	0.00	0.00	-1,615.72		0.00	209,867.47	0.00	-5,493.21	1,077.13	410.60
09/01/2013	2,040.67			Monthly payment	11/01/2012	22,568.93						209,867.47	0.00	-5,493.21	1,077.13	410.60

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Case number: 16-29875-ABA  
Debtor 1: Jill L. Travis

**Part 5 : Loan Payment History from First Date of Default**

Account Activity				How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred					
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
09/23/2013			0.00	Reversal	11/01/2012	22,568.93	0.00	0.00	0.00		-410.60	209,867.47	0.00	-5,493.21	1,077.13	0.00
10/01/2013	2,040.67			Monthly payment	11/01/2012	24,609.60						209,867.47	0.00	-5,493.21	1,077.13	0.00
10/30/2013			1,615.72	City tax disbursement	11/01/2012	24,609.60	0.00		0.00	-1,615.72	0.00	209,867.47	0.00	-7,108.93	1,077.13	0.00
11/01/2013	2,040.67			Monthly payment	11/01/2012	26,650.27						209,867.47	0.00	-7,108.93	1,077.13	0.00
11/08/2013		1,647.88		Payment	11/01/2012	26,650.27	0.00	0.00	0.00		1,647.88	209,867.47	0.00	-7,108.93	1,077.13	1,647.88
12/01/2013	2,040.67			Monthly payment	11/01/2012	28,690.94						209,867.47	0.00	-7,108.93	1,077.13	1,647.88
12/31/2013		1,647.88		Payment	11/01/2012	28,690.94	0.00	0.00	0.00		1,647.88	209,867.47	0.00	-7,108.93	1,077.13	3,295.76
12/31/2013		0.00		Payment	11/01/2012	26,528.71	433.70	896.31	832.22		-2,162.23	209,433.77	0.00	-6,276.71	1,077.13	1,133.53
01/01/2014	2,040.67			Monthly payment	12/01/2012	28,569.38						209,433.77	0.00	-6,276.71	1,077.13	1,133.53
01/28/2014			1,604.46	City tax disbursement	12/01/2012	28,569.38	0.00	0.00	-1,604.46		0.00	209,433.77	0.00	-7,881.17	1,077.13	1,133.53
02/01/2014	2,040.67			Monthly payment	12/01/2012	30,610.05						209,433.77	0.00	-7,881.17	1,077.13	1,133.53
03/01/2014	2,040.67			Monthly payment	12/01/2012	32,650.72						209,433.77	0.00	-7,881.17	1,077.13	1,133.53
04/01/2014	2,040.67			Monthly payment	12/01/2012	34,691.39						209,433.77	0.00	-7,881.17	1,077.13	1,133.53
04/18/2014			1,604.46	City tax disbursement	12/01/2012	34,691.39	0.00	0.00	-1,604.46		0.00	209,433.77	0.00	-9,485.63	1,077.13	1,133.53
05/01/2014	2,040.67			Monthly payment	12/01/2012	36,732.06						209,433.77	0.00	-9,485.63	1,077.13	1,133.53
05/08/2014			0.00	Reversal	12/01/2012	36,732.06		0.00	0.00		-1,133.53	209,433.77	0.00	-9,485.63	1,077.13	0.00
06/01/2014	2,040.67			Monthly payment	12/01/2012	38,772.73						209,433.77	0.00	-9,485.63	1,077.13	0.00
06/17/2014			2,150.00	Hazard Insurance Disbursement	12/01/2012	38,772.73	0.00	0.00	-2,150.00		0.00	209,433.77	0.00	-11,635.63	1,077.13	0.00
07/01/2014	2,040.67			Monthly payment	12/01/2012	40,813.40						209,433.77	0.00	-11,635.63	1,077.13	0.00
08/01/2014	2,040.67			Monthly payment	12/01/2012	42,854.07						209,433.77	0.00	-11,635.63	1,077.13	0.00
08/12/2014			1,712.79	City tax disbursement	12/01/2012	42,854.07	0.00	0.00	-1,712.79		0.00	209,433.77	0.00	-13,348.42	1,077.13	0.00
08/12/2014			-60.00	Property inspection fees	12/01/2012	42,854.07				-60.00		209,433.77	0.00	-13,348.42	1,017.13	0.00
09/01/2014	2,040.67			Monthly payment	12/01/2012	44,894.74						209,433.77	0.00	-13,348.42	1,017.13	0.00

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Case number: 16-29875-ABA  
Debtor 1: Jill L. Travis

**Part 5 : Loan Payment History from First Date of Default**

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
10/01/2014	2,040.67			Monthly payment	12/01/2012	46,935.41						209,433.77	0.00	-13,348.42	1,017.13	0.00
10/29/2014			1,712.78	City tax disbursement	12/01/2012	46,935.41	0.00	0.00	-1,712.78		0.00	209,433.77	0.00	-15,061.20	1,017.13	0.00
11/01/2014	2,040.67			Monthly payment	12/01/2012	48,976.08						209,433.77	0.00	-15,061.20	1,017.13	0.00
12/01/2014	2,040.67			Monthly payment	12/01/2012	51,016.75						209,433.77	0.00	-15,061.20	1,017.13	0.00
01/01/2015	2,040.67			Monthly payment	12/01/2012	53,057.42						209,433.77	0.00	-15,061.20	1,017.13	0.00
01/28/2015			1,658.63	City tax disbursement	12/01/2012	53,057.42	0.00	0.00	-1,658.63		0.00	209,433.77	0.00	-16,719.83	1,017.13	0.00
01/28/2015			250.00	Filing fees and court costs	12/01/2012	53,057.42				250.00		209,433.77	0.00	-16,719.83	1,267.13	0.00
01/29/2015			760.00	Attorney's fees	12/01/2012	53,057.42				760.00		209,433.77	0.00	-16,719.83	2,027.13	0.00
02/01/2015	2,040.67			Monthly payment	12/01/2012	55,098.09						209,433.77	0.00	-16,719.83	2,027.13	0.00
02/17/2015			595.00	Attorney's fees	12/01/2012	55,098.09				595.00		209,433.77	0.00	-16,719.83	2,622.13	0.00
02/20/2015			40.00	Recording fees	12/01/2012	55,098.09				40.00		209,433.77	0.00	-16,719.83	2,662.13	0.00
03/01/2015	2,040.67			Monthly payment	12/01/2012	57,138.76						209,433.77	0.00	-16,719.83	2,662.13	0.00
04/01/2015	2,040.67			Monthly payment	12/01/2012	59,179.43						209,433.77	0.00	-16,719.83	2,662.13	0.00
04/14/2015			2,219.80	Hazard Insurance Disbursement	12/01/2012	59,179.43	0.00	0.00	-2,219.80		0.00	209,433.77	0.00	-18,939.63	2,662.13	0.00
04/20/2015			1,658.62	City tax disbursement	12/01/2012	59,179.43	0.00	0.00	-1,658.62		0.00	209,433.77	0.00	-20,598.25	2,662.13	0.00
04/27/2015			-160.00	Non-sufficient funds (NSF) fees	12/01/2012	59,179.43				-160.00		209,433.77	0.00	-20,598.25	2,502.13	0.00
05/01/2015	2,040.67			Monthly payment	12/01/2012	61,220.10						209,433.77	0.00	-20,598.25	2,502.13	0.00
06/01/2015	2,040.67			Monthly payment	12/01/2012	63,260.77						209,433.77	0.00	-20,598.25	2,502.13	0.00
07/01/2015	2,040.67			Monthly payment	12/01/2012	65,301.44						209,433.77	0.00	-20,598.25	2,502.13	0.00
07/15/2015			35.00	Filing fees and court costs	12/01/2012	65,301.44				35.00		209,433.77	0.00	-20,598.25	2,537.13	0.00
08/01/2015	2,040.67			Monthly payment	12/01/2012	67,342.11						209,433.77	0.00	-20,598.25	2,537.13	0.00
08/11/2015			1,759.44	City tax disbursement	12/01/2012	67,342.11	0.00	0.00	-1,759.44		0.00	209,433.77	0.00	-22,357.69	2,537.13	0.00



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Case number: 16-29875-ABA  
Debtor 1: Jill L. Travis

**Part 5 : Loan Payment History from First Date of Default**

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
09/01/2015	2,040.67			Monthly payment	12/01/2012	69,382.78						209,433.77	0.00	-22,357.69	2,537.13	0.00
10/01/2015	2,040.67			Monthly payment	12/01/2012	71,423.45						209,433.77	0.00	-22,357.69	2,537.13	0.00
10/16/2015			50.00	Filing fees and court costs	12/01/2012	71,423.45				50.00		209,433.77	0.00	-22,357.69	2,587.13	0.00
10/28/2015			1,759.43	City tax disbursement	12/01/2012	71,423.45	0.00	0.00	-1,759.43		0.00	209,433.77	0.00	-24,117.12	2,587.13	0.00
11/01/2015	2,040.67			Monthly payment	12/01/2012	73,464.12						209,433.77	0.00	-24,117.12	2,587.13	0.00
12/01/2015	2,040.67			Monthly payment	12/01/2012	75,504.79						209,433.77	0.00	-24,117.12	2,587.13	0.00
01/01/2016	2,040.67			Monthly payment	12/01/2012	77,545.46						209,433.77	0.00	-24,117.12	2,587.13	0.00
01/28/2016			1,709.03	City tax disbursement	12/01/2012	77,545.46	0.00	0.00	-1,709.03		0.00	209,433.77	0.00	-25,826.15	2,587.13	0.00
02/01/2016	2,084.67			Monthly payment	12/01/2012	79,630.13						209,433.77	0.00	-25,826.15	2,587.13	0.00
02/09/2016			595.00	Attorney's fees	12/01/2012	79,630.13				595.00		209,433.77	0.00	-25,826.15	3,182.13	0.00
03/01/2016	2,084.67			Monthly payment	12/01/2012	81,714.80						209,433.77	0.00	-25,826.15	3,182.13	0.00
04/01/2016	2,084.67			Monthly payment	12/01/2012	83,799.47						209,433.77	0.00	-25,826.15	3,182.13	0.00
04/14/2016			2,197.27	Hazard Insurance Disbursement	12/01/2012	83,799.47	0.00	0.00	-2,197.27		0.00	209,433.77	0.00	-28,023.42	3,182.13	0.00
04/15/2016			1,709.03	City tax disbursement	12/01/2012	83,799.47	0.00	0.00	-1,709.03		0.00	209,433.77	0.00	-29,732.45	3,182.13	0.00
05/01/2016	2,084.67			Monthly payment	12/01/2012	85,884.14						209,433.77	0.00	-29,732.45	3,182.13	0.00
06/01/2016	2,084.67			Monthly payment	12/01/2012	87,968.81						209,433.77	0.00	-29,732.45	3,182.13	0.00
07/01/2016	2,084.67			Monthly payment	12/01/2012	90,053.48						209,433.77	0.00	-29,732.45	3,182.13	0.00
07/28/2016			1,836.66	City tax disbursement	12/01/2012	90,053.48	0.00	0.00	-1,836.66		0.00	209,433.77	0.00	-31,569.11	3,182.13	0.00
08/01/2016	2,084.67			Monthly payment	12/01/2012	92,138.15						209,433.77	0.00	-31,569.11	3,182.13	0.00
09/01/2016	2,084.67			Monthly payment	12/01/2012	94,222.82						209,433.77	0.00	-31,569.11	3,182.13	0.00
10/01/2016	2,084.67			Monthly payment	12/01/2012	96,307.49						209,433.77	0.00	-31,569.11	3,182.13	0.00
10/18/2016				Bankruptcy Filed	12/01/2012	96,307.49						209,433.77	0.00	-31,569.11	3,182.13	0.00

Mortgage Proof of Claim Attachment: Additional Page

(12/15)

Case number: 16-29875-ABA

Debtor 1: Jill L. Travis

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
11/08/2016			-85.00	Property inspection fees	12/01/2012	96,307.49				-85.00		209,433.77	0.00	-31,569.11	3,097.13	0.00
12/16/2016			-35.00	Filing fees and court costs	12/01/2012	96,307.49				-35.00		209,433.77	0.00	-31,569.11	3,062.13	0.00

Basis for asserting that the applicable party has the right to foreclose: Debtor(s) executed a promissory note secured by a mortgage, deed of trust, or security deed. The Promissory note is either made payable to creditor or has been duly indorsed. Creditor, directly or through an agent, has possession of the promissory note. Creditor is the original mortgagee or beneficiary or the assignee of the mortgage, deed of trust, or security deed.

**Additional Disclaimers (where applicable)**

**410**

**Part 2:** Question 9-Describe contains the property address and may contain a description for "Other".

**410A**

**Part 1:**

Full creditor name cannot be displayed due to space limitation, see 410 part 1.1 for full name.

**Part 2:**

Principal Balance is from Part 5, Column M as of the Bankruptcy File Date.

Interest Due is the interest due as of the Bankruptcy File Date.

Fees, costs due is from Part 5, Column P as of the Bankruptcy File Date and includes any outstanding fees (i.e. late charges, property inspections) and cost (i.e. attorney costs), also included are corporate advances (i.e. tax, insurance) for non-escrowed loans as of the Bankruptcy File Date. Any fees, costs due that are incurred pre-petition and waived post-petition will not be included.

Escrow deficiency for funds advanced is from Part 5, Column O (if negative balance) as of the Bankruptcy File Date.

Other includes any applicable Private Mortgage Insurance, other Optional Products (i.e. A & H, Life) or Deferred Interest, where applicable, due as of the Bankruptcy File Date. This line was added to ensure transparency.

Less Total Funds on hand is the total of Part 5, Column O (if positive balance) and Q as of the Bankruptcy File Date.

Total Debt not to be used for payoff purposes.

**Part 3:**

Principal and Interest is the principal and interest portion of Part 5, Column G, as of the Bankruptcy File Date. (If post-petition payments are included as required by Local Rule or practice, this field will include post-petition principal and interest amounts).

Pre-Petition Fees Due is from Part 5, Column P as of the Bankruptcy File Date. Any fees, costs due that are incurred pre-petition and waived post-petition will not be included.

Escrow Deficiency for Funds Advanced is from Part 5, Column O (if negative balance) as of the Bankruptcy File Date.

Projected Escrow Shortage is the Escrow Required from the escrow analysis minus a positive escrow balance as of the Bankruptcy File Date. (If post-petition payments are included as required by Local Rule or practice, this field will include post-petition escrow amounts).

Other includes any applicable Optional Products (i.e. A & H, Life) due as of the bankruptcy file date. This line was added to ensure transparency. (If post-petition payments are included as required by Local Rule or practice, this field will include post-petition Optional Product amounts).

Less Funds on Hand is from Part 5, column Q as of the Bankruptcy File Date.

**Part 4:**

Optional Products includes any applicable optional products (i.e. A & H, Life) due as of the Bankruptcy File Date. This line was added to ensure transparency.

(\*)This disclaimer has been added to the form to explain that the monthly payment amount may change periodically throughout the life of the loan.

**Part 5:**

If any of the transactions in the loan payment history contain amounts for optional products, the amount for that product will be reflected in either the Contractual payment amount or the Funds Received amount, and will be applied in those amounts. It will also be reflected in column G as described below.

Column G In addition to the items listed, this also includes any past due PMI or optional products (i.e. A & H, Life) amounts, as applicable. Optional product (i.e. A & H, Life) amounts will not be included in columns H-Q due to no appropriate column heading for this type of transaction.

Column J includes taxes, insurance and MIP/PMI as applicable.

Column N will only be populated if the loan is Daily Simple Interest or if Deferred Interest exists on the account.

Column O includes taxes, insurance and MIP/PMI as applicable.

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

783421  
PHELAN HALLINAN DIAMOND & JONES, PC  
400 Fellowship Road, Suite 100  
Mt. Laurel, NJ 08054  
856-813-5500  
Attorneys for HSBC BANK USA, NATIONAL  
ASSOCIATION, AS TRUSTEE FOR ACE  
SECURITIES CORP. HOME EQUITY LOAN  
TRUST, SERIES 2005-SD3, ASSET-BACKED PASS  
THROUGH CERTIFICATES

In Re:

JILL L. TRAVIS

Case No: 16-29875 - ABA

Hearing Date: \_\_\_\_\_

Judge: Andrew B. Altenburg, Jr

Chapter: 13

**CERTIFICATION OF SERVICE**

1. I, Richard Millichap:

☐ represent the \_\_\_\_\_ in the above-captioned matter.

☒ am the secretary/paralegal for Phelan Hallinan Diamond & Jones, PC, who represents Wells Fargo Bank, N.A. as servicer for HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-SD3, ASSET-BACKED PASS THROUGH CERTIFICATES in the above captioned matter.

☐ am the \_\_\_\_\_ in the above case and am representing myself.

2. On December 22, 2016 I sent a copy of the following pleadings and/or documents to the parties listed below:

Proof of Claim

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: December 22, 2016

/s/ Richard Millichap  
Richard Millichap

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
JILL L. TRAVIS 1015 MAXON AVENUE, MILLVILLE, NJ 08332-9720	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
SEYMOUR WASSERSTRUM, Esquire 205 LANDIS AVENUE SECOND FLOOR VINELAND, NJ 08360	Debtor's Attorney	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Isabel C. Balboa, Trustee Cherry Tree Corporate Cen, 535 Route 38 - Suite 580 Cherry Hill, NJ 08002	Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF)

		<input type="checkbox"/> Other _____ (as authorized by the court *)
--	--	--

\* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.

**Exhibit B**

Last revised 8/1/15

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

Case No.: \_\_\_\_\_

Judge: \_\_\_\_\_

Chapter: 13

Debtor(s)

**Chapter 13 Plan and Motions**

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> Original         | <input type="checkbox"/> Modified/Notice Required    | <input type="checkbox"/> Discharge Sought    |
| <input type="checkbox"/> Motions Included | <input type="checkbox"/> Modified/No Notice Required | <input type="checkbox"/> No Discharge Sought |

Date: \_\_\_\_\_

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS WILL BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED  
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN  
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ \_\_\_\_\_ per \_\_\_\_\_ to the Chapter 13 Trustee, starting on \_\_\_\_\_ for approximately \_\_\_\_\_ months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☐ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):



c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

- ☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

- ☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

- e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments**

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Modification**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**c. Surrender**

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**d. Secured Claims Unaffected by the Plan**

The following secured claims are unaffected by the Plan:

**e. Secured Claims to be Paid in Full Through the Plan:**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis For Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases**

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor

**Part 7: Motions**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured.**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

#### Part 8: Other Plan Provisions

##### a. Vesting of Property of the Estate

- ☐ Upon confirmation
- ☐ Upon discharge

##### b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

##### c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee commissions
- 2) \_\_\_\_\_
- 3) \_\_\_\_\_
- 4) \_\_\_\_\_

##### d. Post-Petition Claims

The Trustee ☐ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

#### Part 9: Modification

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: \_\_\_\_\_.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes ☐ No

**Part 10: Sign Here**

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

Date: \_\_\_\_\_

\_\_\_\_\_  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: \_\_\_\_\_

\_\_\_\_\_  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

783421  
PHELAN HALLINAN DIAMOND & JONES, PC  
400 Fellowship Road, Suite 100  
Mt. Laurel, NJ 08054  
856-813-5500  
Attorneys for HSBC BANK USA, NATIONAL  
ASSOCIATION, AS TRUSTEE FOR ACE  
SECURITIES CORP. HOME EQUITY LOAN  
TRUST, SERIES 2005-SD3, ASSET-BACKED PASS  
THROUGH CERTIFICATES

In Re:

JILL L. TRAVIS

Case No: 16-29875 - ABA

Hearing Date: 05/10/2017

Judge: Andrew B. Altenburg, Jr

Chapter: 13

**CERTIFICATION OF SERVICE**

1. I, MICHAEL ROCKS:

☐ represent the \_\_\_\_\_ in the above-captioned matter.

☒ am the secretary/paralegal for Phelan Hallinan Diamond & Jones, PC, who represents HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-SD3, ASSET-BACKED PASS THROUGH CERTIFICATES in the above captioned matter.

☐ am the \_\_\_\_\_ in the above case and am representing myself.

2. On April 17, 2017 I sent a copy of the following pleadings and/or documents to the parties listed below:

Objection to Plan

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: April 17, 2017

/s/ MICHAEL ROCKS  
MICHAEL ROCKS

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
JILL L. TRAVIS 1015 MAXON AVE MILLVILLE, NJ 08332	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
SEYMOUR WASSERSTRUM, Esquire 205 WEST LANDIS AVENUE VINELAND, NJ 08360	Debtor's Attorney	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Isabel C. Balboa, Trustee Cherry Tree Corporate Center 535 Route 38 - Suite 580 Cherry Hill, NJ 08002	Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF)



		<input type="checkbox"/> Other _____ (as authorized by the court *)
--	--	--

\* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.